



Order Filed on January 3, 2024
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

**Caption in Compliance with
D.N.J.LBR 9004-1**

STEWART LEGAL GROUP, P.L.

Formed in the State of Florida

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*Attorney for Specialized Loan Servicing, LLC, as
servicing agent for Citigroup Mortgage Loan
Trust 2007-WFHE4, Asset-Backed Pass-Through
Certificates, Series 2007-WFHE4, U.S. Bank
National Association, as Trustee*

In re:

Ellen N. Kell

Michael J. Kell, Co-Debtor

Debtors.

Chapter: 13


Case No.: 18-25337-ABA

Judge: Andrew B. Altenburg, Jr.

ORDER VACATING AUTOMATIC STAY AND CO-DEBTOR STAY

The relief set forth on the following page is hereby **ORDERED**.

DATED: January 3, 2024



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

Upon the motion of Specialized Loan Servicing LLC as servicing agent for Citigroup Mortgage Loan Trust 2007-WFHE4, Asset-Backed Pass-Through Certificates, Series 2007-WFHE4, U.S. Bank National Association, as Trustee (“movant”), under Bankruptcy Code section 362(d) for relief from the automatic stay and section 1301 for relief from the co-debtor stay as to certain property as hereinafter set forth, and for cause shown, it is

ORDERED that the automatic stay and co-debtor stay are vacated to permit the movant to institute or resume and prosecute to conclusion one or more actions in the court(s) of appropriate jurisdiction to pursue the movant’s rights in the following:

X Real property more fully described as:

520 Revere Court, Galloway Township, NJ 08205

It is further **ORDERED** that the movant, its successors or assignees, may proceed with its rights and remedies under the terms of the subject mortgage and pursue its state court remedies including, but not limited to, taking the property to sheriff’s sale, in addition to potentially pursuing other loss mitigation alternatives, including, but not limited to, a loan modification, short sale or deed-in-lieu foreclosure. Additionally, any purchaser of the property at sheriff’s sale (or purchaser’s assignee) may take any legal action for enforcement of its right to possession of the property.

It is further **ORDERED** that the movant may join the debtor and any trustee appointed in this case as defendants in its action(s) irrespective of any conversion to any other chapter of the Bankruptcy Code.

The movant shall serve this order on the debtor, any trustee and any other party who entered an appearance on the motion.

In re:
Ellen N. Kell
Debtor

Case No. 18-25337-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Jan 03, 2024

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 05, 2024:

Recip ID	Recipient Name and Address
db	+ Ellen N. Kell, 520 E. Revere Court, Galloway, NJ 08205-3235

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 05, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 3, 2024 at the address(es) listed below:

Name	Email Address
Amani Sahar Abdellah	on behalf of Creditor Towne of Historic Smithville Community Association Inc. aabdellah@hillwallack.com, kgardiner@hillwallack.com
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com
Andrew B Finberg	ecfmail@standingtrustee.com
Craig Scott Keiser	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR CITIGROUP MORTGAGE LOAN TRUST 2007-WFHE4, ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2007-WFHE4 craig.keiser@law.njoag.gov
Denise E. Carlon	on behalf of Creditor U.S. Bank National Association as Trustee Et Al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

District/off: 0312-1

User: admin

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Date Rcvd: Jan 03, 2024

Form ID: pdf903

Total Noticed: 1

Denise E. Carlon

on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR CITIGROUP MORTGAGE LOAN TRUST
2007-WFHE4, ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2007-WFHE4 dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com

Gavin Stewart

on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Kevin Gordon McDonald

on behalf of Creditor U.S. Bank National Association as Trustee Et Al... kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com

Mark A. Roney

on behalf of Creditor Towne of Historic Smithville Community Association Inc. mroney@hillwallack.com,
kgardiner@HillWallack.com;mroney@ecf.courtdrive.com

Rhonda E. Greenblatt

on behalf of Debtor Ellen N. Kell greenblattlawfirm@gmail.com
greenblattlawfirm@gmail.com;greenblattr78814@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12